



## Spring Training with Part D Answers

Well it is that time of year again, Spring Training. The owner and managers have hired a new player to join our team. His name is Part D. He is young, confused, and full of plans for the future. I know it may be hard for us but we have to work with him. I hear he signed a lifetime contract worth a couple of billion. I think he is overpaid but what do I know.

In order to play in the majors, we need to have teamwork. Teamwork requires knowing the strengths and weaknesses of our teammates. Let's start by exercising our brains and finding out how much we know or don't know about Part D.

1. What are the four parts of Medicare and what benefit do they provide?

**PART A - HOSPITAL**

**PART B - MEDICAL**

**PART C- MEDICARE ADVANTAGE PLANS**

**PART D- PRESCRIPTION DRUG**

2. What does the term "Dual Eligible" mean?

**THE TERM DUAL ELIGIBLE MEANS THAT A CONSUMER HAS MEDICARE AND MEDICAID.**

3. How does Medicare Part D Subsidy help?

**MEDICARE PART D SUBSIDY HELPS PAY THE BASIC PART D PREMIUM, PARTIAL CO-PAYS AND DEDUCTIBLE.**

4. What is the difference between **deemed** Subsidy eligibility and **determined** Subsidy eligibility?

**DEEMED SUBSIDY ELIGIBLE**

**THIS IS A COMPUTER PROCESS. A CONSUMER IS AUTOMATICALLY ELIGIBLE FOR SUBSIDY WITHOUT A SEPARATE APPLICATION. DEEMED STATUS BEGINS THE FIRST MONTH OF MEDICAID OR QMB/LMB ELIGIBILITY.**

**DETERMINED SUBSIDY ELIGIBLE**

**THIS IS A WORKER PROCESS. DETERMINED SUBSIDY ELIGIBILITY BEGINS THE MONTH OF APPLICATION.**

5. Name the four situations when you will determine Subsidy?

**SUBSIDY ONLY APPLICATION**

**MN WITH QMB APPLICATION**

**APPLICATION**

**QMB ONLY APPLICATION**

**MN WITH NO QMB/LMB**

6. Name four reasons a Medicare consumer might benefit from a spenddown?

**DUE AND OWING EXPENSES**

**HOSPITALIZATION**

**SPOUSE HAS MEDICAL EXPENSES**

**MENTAL HEALTH EXPENSES**

